Independent service quality survey results Personal current accounts

As part of a regulatory requirement, an independent survey was conducted to ask approximately **1000** customers of each of the **17 largest personal current account providers** if they would recommend their provider to friends and family. The results represent the view of customers who took part in the survey.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking



Online and mobile banking services

We asked customers how likely they would be to recommend their provider's online and mobile banking services to friends and family. **Ranking**



Overdraft services

We asked customers how likely they would be to recommend their provider's overdraft services to friends and family.

Ranking



Services in branches

We asked customers how likely they would be to recommend their provider's branch services to friends and family.





These results are from an independent survey carried out between January 2024 and December 2024 by Ipsos as part of a regulatory requirement.

Nationwide has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family.

The results show the proportion of customers of each provider, among those who took part in the survey, who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: Bank of Scotland, Barclays, Chase, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Monzo, Nationwide, NatWest, Royal Bank of Scotland, Santander, Starling Bank, The Co-operative Bank, TSB, Virgin Money.

Approximately 1000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

17,234 people were surveyed in total.

Results are updated every six months, in August and February

To find out more visit lpsos.uk/personal-banking-service-quality

P3706 A4 (February 2025)